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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

n re application of:

Picciallo : Confirmation No.:

Application No.: 09/478,051 : Group Art Unit: 3621

Filed: January 15, 2000 : Examiner: Jamie R. Kucab

Title: THIRD PARTY CREDIT CARD

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT PURSUANT TO 37 C.F.R. §1.116

Sir:

This Amendment and Response constitutes a complete and timely response to the Final Office Action mailed July 3, 2012 in the above-identified application for which Applicant respectfully requests reconsideration.

Amendments to the Claims begin on page 2.

Remarks begin on page 5.